

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
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BNC MORTGAGE LOAN TRUST 2006-1  
MORTGAGE PASS-THROUGH CERTIFICATES  
SERIES 2006-1, U.S. Bank National Association, as  
Trustee

In Re:  
Michelle L. Meddings, Walter Meddings,  
  
Debtors.



Order Filed on July 10, 2019 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-10555 JNP

Adv. No.:

Hearing Date: 7/2/19 @ 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

### **ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: July 10, 2019**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1, U.S. Bank National Association, as Trustee, Denise Carlon, Esq. appearing, upon a certification of default the automatic stay as to real property located at 107 Strand Avenue, Sewell, NJ, 08080, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Thomas Archer, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 25, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2019 through June 2019 for a total post-petition default of \$3,764.74 (4 @ \$942.01 less \$3.30 in suspense); and

It is **ORDERED, ADJUDGED and DECREED** that the debtor is to make a lump sum payment of \$1,882.37 by June 30, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,882.37 will be paid by Debtor remitting \$313.72 per month for five months and \$313.77 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on July 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2019, directly to Secured Creditor's servicer, Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261-9741 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.